



TRICARE[®] Overseas Program

Your Passport to Quality Health Care

***For TRICARE Overseas
Program Beneficiaries***

June 2013
www.tricare.mil/overseas



An Important Note About TRICARE Program Changes

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. For the most recent information, contact your regional contractor or local TRICARE Service Center. More information regarding TRICARE, including the Health Insurance Portability and Accountability Act (HIPAA) Notice of Privacy Practices, can be found online at www.tricare.mil.

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YOUR PASSPORT TO QUALITY HEALTH CARE

To ensure you have access to the highest quality health care possible no matter where you are, TRICARE partners with providers around the world and has established host nation provider networks near military treatment facilities (MTFs) and in many remote locations as well. International SOS Assistance, Inc. (International SOS) administers the TRICARE Overseas Program (TOP) benefit. To learn more about your TRICARE overseas benefit, visit **www.tricare.mil/overseas** or **www.tricare-overseas.com**.

This *TOP Passport* provides you with a brief overview of TOP options, guidelines for traveling with your TRICARE health benefit, and important contact information. For details about program eligibility and more in-depth descriptions, visit **www.tricare.mil** or call your TOP Regional Call Center. See the *For Information and Assistance* section for contact information referenced throughout this passport.

Carry this *TOP Passport* with you when you travel or are deployed overseas to keep important health care information at your fingertips.

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USING THE *TOP PASSPORT*

There are a variety of resources available to help you get the best possible health care:

Military Treatment Facilities

Military treatment facilities (MTFs) are military hospitals or clinics that serve TRICARE beneficiaries.

TOP Regional Call Centers

TOP Regional Call Centers help coordinate care for TOP Prime and TOP Prime Remote beneficiaries and answer questions for all other beneficiaries. They also help coordinate emergency and urgent medical and dental care for active duty service members (ADSMs) on temporary duty or authorized leave status overseas.

Global TRICARE Service Center

The Global TRICARE Service Center (GTSC) helps beneficiaries find health care services while living or traveling overseas. It is staffed 24 hours a day, 7 days a week by beneficiary service representatives. When you call your TOP Regional Call Center, you will be prompted with the following menu of options (*the GTSC is available at option 4*):

Option 1: Medical Assistance (*directs you to the Medical Assistance team at your TOP Regional Call Center*)

Option 2: Claims issues (*connects you to a claims customer service specialist*)

Option 3: Health care finder/authorization assistance (*helps you find health care at an MTF overseas or find a local host nation provider in your community*)

Option 4: GTSC (*connects you to the customer service assistance center 24 hours a day, 7 days a week*)

Option 5: Provider concerns (*this option is for TOP providers only and should not be used by beneficiaries*)

Option 6: TOP Prime Remote Wellness Program (*designed to help TOP Prime Remote beneficiaries manage chronic health conditions and improve overall health and well-being*)

TRICARE Service Centers

TRICARE Service Centers (TSCs) are located throughout the overseas areas, typically at MTFs, where customer service representatives are available to assist you. TSCs are important resources when seeking care at MTFs or from host nation providers. Your local TSC can help you learn about TRICARE program options, transfer enrollment, file claims, resolve problems, and file grievances. To locate a TSC near you, visit **www.tricare.mil/contacts**.

Medical Assistance

In an emergency, call the Medical Assistance number for your area to locate the nearest emergency care facility or to coordinate overseas emergency care. Medical Assistance numbers can be reached 24 hours a day, 7 days a week.

TRICARE Point of Contact Program

The TRICARE Point of Contact (POC) program is a liaison service that assists beneficiaries and host nation providers in remote overseas locations. POCs assist beneficiaries with TRICARE enrollment and with accessing quality host nation care. They also help beneficiaries and host nation providers file medical and dental claims.

An Important Note for Beneficiaries in the Philippines

If you live or travel in the Philippines, you are required to see a certified provider for care. Additionally, TOP Standard beneficiaries who reside in the Philippines and who seek care within designated Philippine Demonstration areas must see approved demonstration providers to ensure TRICARE cost-shares their claims, unless they request and receive waivers from Global 24 Network Services. Visit **www.tricare-overseas.com/philippines.htm** or **www.tricare.mil/philippines** for more information.

KEEP YOUR DEERS INFORMATION UP TO DATE

Keeping your information current in the Defense Enrollment Eligibility Reporting System (DEERS) is key to receiving timely, effective TRICARE benefits including doctors' appointments, prescriptions, and health care expense payments. DEERS is a computerized database of uniformed service members (*active duty and retired*) worldwide, their family members, and others who are eligible for military benefits, including TRICARE. You have several options for updating and verifying DEERS information.

In Person¹ (add a family member or update contact information)	<ul style="list-style-type: none">• Visit a local identification card-issuing facility.• Find a facility near you at www.dmdc.osd.mil/rsl.• Call to verify location and business hours.
Phone²	<ul style="list-style-type: none">• +1-800-538-9552• +1-866-363-2883 (TDD/TTY)
Fax²	<ul style="list-style-type: none">• +1-831-655-8317
Mail²	<ul style="list-style-type: none">• Defense Manpower Data Center Support Office 400 Gigling Road Seaside, CA 93955-6771 USA
Online²	<ul style="list-style-type: none">• http://milconnect.dmdc.mil (Update contact information or sign up to receive benefits correspondence by e-mail.)

1. Only sponsors (or sponsor-appointed individuals with valid power of attorney) can add a family member. Family members age 18 and older may update their own contact information.
2. Use these methods to update contact information only.

TOP OPTIONS

TOP Prime

TOP Prime is required for ADSMs and National Guard and Reserve members called or ordered to active service for more than 30 consecutive days and is available to eligible active duty family members (ADFM)s. With TOP Prime, you receive most of your care from an assigned primary care manager (PCM) at an MTF or in the TRICARE host nation network. Your PCM refers you for specialty care when necessary.

- For emergency care (*serious conditions that would threaten life, limb, or sight*): Go to the nearest emergency care facility and then call the Medical Assistance number for your area. Contact your PCM to coordinate ongoing care.
- For urgent care (*conditions that are not life-threatening but must be treated within 24 hours*): Schedule an appointment with your PCM; if your PCM is not available, call the TOP Regional Call Center for assistance before receiving care.
- For routine care (*general office visits and preventive care*): Make all routine care appointments with your assigned PCM.
- For specialty care (*nonemergency care that your PCM cannot provide*): Your PCM can provide a referral to specialty care providers and coordinate the referral request with your TOP Regional Call Center if necessary.

TOP Prime Remote

TOP Prime Remote provides TRICARE Prime benefits to ADSMs and their eligible family members residing with them in remote overseas locations. If you do not have a PCM assigned, your TOP Regional Call Center will coordinate your care.

- For emergency care: Go to the nearest emergency care facility and then call the Medical Assistance number for your area. Contact your TOP Regional Call Center before leaving the facility, preferably within 24 hours or on the next business day.
- For urgent care: Call the TOP Regional Call Center for assistance before receiving care.
- For routine care: Call the TOP Regional Call Center to coordinate care.
- For specialty care: Contact the TOP Regional Call Center to obtain prior authorization for additional care. Your PCM or primary care physician must provide a referral for you to receive care from specialty providers. If you do not have a PCM assigned, your TOP Regional Call Center will coordinate your care.

TOP Prime Goes with You

As a TOP Prime enrollee, you are covered by TRICARE if you become ill or injured while traveling stateside or overseas, or when you change duty stations overseas. You are encouraged to get routine care before you travel. For more information, visit **www.tricare.mil/travel** or **www.tricare.mil/moving**.

TOP Standard

TOP Standard is available to ADFMs, retirees, and retiree dependents and allows beneficiaries to manage their own health care. You may receive care from any host nation provider without a referral, unless local TOP restrictions require that you see only certified providers. However, prior authorization is required for certain services including nonemergency inpatient behavioral health care admissions. Be prepared to pay up front for services and submit a claim to the TOP claims processor for reimbursement.

TRICARE For Life

TRICARE For Life (TFL) is Medicare-wraparound coverage for TRICARE beneficiaries who have Medicare Part A and Part B. Medicare is not available outside of the United States and U.S. territories (*American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*). When seeking care from a host nation provider, be prepared to pay up front for services and submit a claim to the TOP claims processor for reimbursement. To learn more about TFL, visit **www.tricare.mil/tfl**.

TRICARE Reserve Select®

TRICARE Reserve Select (TRS) is a premium-based health care plan that stateside and overseas members of the Selected Reserve of the Ready Reserve and their families may qualify to purchase. You may receive care from any host nation provider without a referral, unless local TOP restrictions require that you see only certified providers. However, certain services, including inpatient nonemergency behavioral health care, require prior authorization. To learn more about TRS, visit **www.tricare.mil/trs**.

TRICARE Retired Reserve®

TRICARE Retired Reserve (TRR) is a premium-based health care plan that stateside and overseas Retired Reserve members may qualify to purchase, until reaching age 60, for themselves and their family members. You may receive care from any host nation provider without a referral, unless local TOP restrictions require that you see only certified providers. However, certain services, including inpatient nonemergency behavioral health care, require prior authorization. To learn more about TRR, visit **www.tricare.mil/trr**.

TRICARE Young Adult

The TRICARE Young Adult (TYA) program is a premium-based health care plan available for purchase by qualified dependents until reaching age 26. TYA includes medical and pharmacy benefits, but excludes dental coverage. To learn more about TYA, visit **www.tricare.mil/tya**.

GETTING CARE WHILE TRAVELING

Active Duty Service Members

ADSMs* traveling or between duty stations must seek all nonemergency care at MTFs whenever possible. For urgent care, if an MTF is not available, prior authorization is required. Primary care, which includes routine health care and dental office visits for treatment and ongoing care, should be handled before you travel or postponed until you return home.

Note: Failure to receive prior authorization for care that requires it may result in the claim being denied.

In an emergency, go to the nearest emergency care facility or call the Medical Assistance number for your area. Contact the TOP Regional Call Center before leaving the facility, preferably within 24 hours or on the next business day.

Prior authorization is not required for emergency care. If possible, ADSMs traveling overseas should contact the local TOP Regional Call Center before seeking care or before making payments.

** This guidance also applies to National Guard and Reserve members called or ordered to active service for more than 30 consecutive days, who should follow normal procedures for emergency care, which may include providing a copy of their orders to the local TOP Regional Call Center to verify TRICARE eligibility.*

TOP Prime and TOP Prime Remote for Active Duty Family Members Beneficiaries Traveling Overseas

In an emergency, visit the nearest emergency care facility or call the Medical Assistance number for the area where you are traveling. If you are admitted, you must call your PCM or TOP Regional Call Center before leaving the facility, or within 24 hours or on the next business day to coordinate authorization, continued care, and payment. U.S.-based beneficiaries who seek routine or urgent care while traveling overseas must seek prior authorization from their PCMs or stateside regional contractors. Emergency care does not require prior authorization. All claims should be filed with the TOP claims processor.

Traveling in the United States

In an emergency, call 911 or go to the nearest emergency room. If you are admitted, you must notify your TOP Regional Call Center before leaving the facility, or within 24 hours or on the next business day to coordinate authorization, continued care, and payment. If you need urgent treatment, contact the TOP Regional Call Center before receiving care. Failing to obtain a referral may cause your care to be covered under the point-of-service (POS)* option, resulting in higher out-of-pocket costs.

** Visit www.tricare.mil/pointofservice for more information. The POS option does not apply to ADSMs, emergency care, newborns and adopted children during the first 120 days after birth or adoption, the first eight outpatient behavioral health care visits per fiscal year (October 1–September 30) to network host nation providers for a medically diagnosed and covered condition, clinical preventive services from network host nation providers, or beneficiaries with other health insurance.*

To receive routine care in the United States, TOP Prime beneficiaries are required to obtain referrals from their PCMs before leaving the host nation or TOP area where enrolled. If already in the United States, you should contact your PCM to request the referral.

TOP Prime Remote beneficiaries should call the TOP Regional Call Center for the TOP area where they are enrolled to obtain a prior authorization before traveling. If already in the United States, you should contact the TOP Regional Call Center for the area where you are enrolled using the international direct dial or stateside toll-free numbers. Your TOP Regional Call Center can then issue an authorization for you to receive routine care while in the United States if appropriate care is not available at the remote location where you live.

Note: Your PCM is required to provide a referral with justification for receiving routine care while in the United States. Your TOP Regional Call Center can then issue a prior authorization for you to receive routine care while in the United States.

TOP Standard Beneficiaries

Traveling Overseas

You can receive care from any host nation provider when you travel overseas unless local TOP restrictions require that you see a certified provider. When seeking care from an overseas host nation provider, be prepared to pay up front for services and file a claim with the TOP claims processor for reimbursement. If you need emergency care while traveling overseas, go to the nearest emergency care facility or contact the Medical

Assistance number for the overseas area where you are traveling to find a host nation provider. Call the TOP Regional Call Center for assistance with urgent care. Save receipts and other documentation as proof of payment to submit with your claims. For additional information on proof-of-payment requirements, see “Filing Claims” in the *For Information and Assistance* section of this passport.

Note: TOP Standard beneficiaries traveling in the Philippines are required to see a certified provider for care. For additional information or to find a certified provider, visit www.tricare-overseas.com/philippines.htm or www.tricare.mil/philippines.

Traveling in the United States

In an emergency, call 911 or go to the nearest emergency room. If you seek care from a stateside TRICARE network provider, the provider files the claim with the TOP claims processor for you. If you seek care from an authorized non-network provider, expect to pay up front and file a claim with the TOP claims processor for reimbursement. Always file claims with the TOP claims processor in your home region, not with the regional contractor in the area where you are traveling. Submitting your claim to a stateside regional contractor may result in your reimbursement being delayed.

FILLING PRESCRIPTIONS

MTF pharmacies: If you are near an MTF, fill your prescription at the MTF pharmacy. MTF pharmacies are the least expensive option for filling prescriptions. Check with the MTF pharmacy to find out if your medication is available.

TRICARE Pharmacy Home Delivery: TRICARE Pharmacy Home Delivery is your least expensive option when not using an MTF pharmacy. TRICARE Pharmacy Home Delivery is only available overseas if you have an APO/FPO address or are assigned to a U.S. Embassy or State Department. You must have a prescription written by a U.S.-licensed provider. Refrigerated medications cannot be delivered to APO/FPO addresses. **Note:** Beneficiaries residing in Germany cannot use the home delivery option due to country-specific legal restrictions. If you live in Germany, you should fill prescriptions at MTF pharmacies or host nation pharmacies.

Retail network pharmacies: TRICARE retail network pharmacies are only available in the United States and the U.S. territories of Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Currently, there are no TRICARE retail network pharmacies in American Samoa. For more information, visit **www.tricare.mil/pharmacy**.

Host nation pharmacies: If an MTF or retail network pharmacy is not available, you may use a host nation pharmacy. Be prepared to pay up front and file a claim with the TOP claims processor for reimbursement. **Note:** If you live or travel in the Philippines, you are required to use certified pharmacy providers. For more information, visit www.tricare-overseas.com/philippines.htm.

DENTAL CARE

ADSMs: Most overseas ADSMs receive dental care at military overseas dental treatment facilities. International SOS coordinates dental care services for ADSMs in remote overseas locations. For more information, visit www.tricare.mil/dental.

Note: Treatment plans for ADSMs that exceed \$750 per episode or \$1,500 per calendar year require prior authorization and approval from the TRICARE Area Office Dental Consultant (*or designee*), even for routine care.

ADFMs, National Guard and Reserve members and their families, and Individual Ready Reserve members and their families: You may choose to enroll in the TRICARE Dental Program. Visit www.tricare.mil/tdp for more information.

Retirees and retiree family members: You may choose to enroll in the Enhanced-Overseas TRICARE Retiree Dental Program. Visit www.tricare.mil/trdp for more information.

FOR INFORMATION AND ASSISTANCE

TRICARE Eurasia-Africa

(Africa, Europe, and the Middle East)

TOP Regional Call Center¹

+44-20-8762-8384 (overseas)
1-877-678-1207 (stateside)
tricarelon@internationalsos.com

Medical Assistance¹

+44-20-8762-8133

TRICARE Latin America and Canada

(Canada, the Caribbean Basin, Central and South America, Puerto Rico, and the U.S. Virgin Islands)

TOP Regional Call Center¹

+1-215-942-8393 (overseas)
1-877-451-8659 (stateside)
tricarephl@internationalsos.com

Medical Assistance¹

+1-215-942-8320

TRICARE Pacific

(Asia, Guam, India, Japan, Korea, New Zealand, and Western Pacific remote countries)

TOP Regional Call Centers¹

Singapore: +65-6339-2676 (overseas)
1-877-678-1208 (stateside)
sin.tricare@internationalsos.com

Sydney: +61-2-9273-2710 (overseas)
1-877-678-1209 (stateside)
sydtricare@internationalsos.com

Medical Assistance¹

Singapore: +65-6338-9277
Sydney: +61-2-9273-2760

1. For toll-free contact information, visit **www.tricare-overseas.com**.
Only call Medical Assistance numbers to coordinate overseas emergency care.

Pharmacy

Use these resources to learn more about your TRICARE pharmacy benefit.

Military Treatment Facility Pharmacies
www.tricare.mil/militarypharmacy
TRICARE Pharmacy Home Delivery or TRICARE Retail Network Pharmacies
www.express-scripts.com/TRICARE +1-866-ASK-4PEC (+1-866-275-4732)

Dental

Your dental benefit is based on your beneficiary type. Visit your dental program's Web site for more information on your dental benefit.

Active Duty Dental Program
<i>(United States and U.S. territories only)</i>
www.addp-ucci.com
TRICARE Dental Program
https://mybenefits.metlife.com/tricare
Enhanced-Overseas TRICARE Retiree Dental Program
www.trdp.org

Filing Claims

Unless you have other health insurance, TRICARE is the primary payer for covered care. Send claims to the addresses listed in the chart provided. Claims for care received overseas must be filed within three years of the date of service or within three years of the date of an inpatient discharge. Visit **www.tricare.mil/claims** for more information about filing claims. **Note:** You are required to submit proof of payment with all claims for care received overseas. Proof of payment may include a receipt, canceled check, credit card statement, or invoice from the provider that clearly states payment was received. If you have claims questions, contact your TOP Regional Call Center and select option 2 for claims assistance.

Claims-Filing Addresses

Active Duty Service Members	
All overseas areas	TRICARE Active Duty Claims P.O. Box 7968 Madison, WI 53707-7968 USA
Non-Active Duty Service Members	
TRICARE Eurasia-Africa	TRICARE Overseas Program P.O. Box 8976 Madison, WI 53708-8976 USA
TRICARE Latin America and Canada	TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707-7985 USA
TRICARE Pacific	TRICARE Overseas Program P.O. Box 7985 Madison, WI 53707-7985 USA
TRICARE For Life	
Wisconsin Physicians Service/ TRICARE For Life (<i>United States</i>) P.O. Box 7890 Madison, WI 53707-7890 USA	TRICARE Overseas (<i>Eurasia-Africa</i>) P.O. Box 8976 Madison, WI 53708-8976 USA
TRICARE Overseas (<i>Latin America and Canada</i>) P.O. Box 7985 Madison, WI 53707-7985 USA	TRICARE Overseas (<i>Pacific</i>) P.O. Box 7985 Madison, WI 53707-7985 USA

Stateside Regional Contractors

TRICARE North Region
Health Net Federal Services, LLC +1-877-TRICARE (+1-877-874-2273) www.hnfs.com
TRICARE South Region
Humana Military, a division of Humana Government Business +1-800-444-5445 Humana-Military.com
TRICARE West Region
UnitedHealthcare Military & Veterans +1-888-571-4829 (<i>overseas</i>) 1-877-988-WEST (1-877-988-9378) (<i>stateside</i>) www.uhcmilitarywest.com

Reporting Suspected Fraud and Abuse

Fraud happens when a person or organization takes action to deliberately deceive others to gain an unauthorized benefit. Health care abuse occurs when providers supply services or products that are medically unnecessary or that do not meet professional standards.

You may report suspected fraudulent or abusive behavior online, by phone, or by e-mail:

- Online: **www.tricare-overseas.com/fraud.htm**
- Phone: **+1-877-342-2503** (*toll-free*)
- E-mail: **TOPProgramIntegrity@internationalsos.com**

RESOURCES

To learn more about your TRICARE options, visit the online publications page at **www.tricare.mil/smart**. You can sign up to receive TRICARE news and publications by e-mail at **www.tricare.mil/subscriptions**. To sign up for benefits correspondence by e-mail, visit **<http://milconnect.dmdc.mil>**.

TRICARE Overseas Program contacts	www.tricare-overseas.com/contactus
TRICARE contacts	www.tricare.mil/contacts
Military Medical Support Office	www.tricare.mil/mmso 1-888-647-6676
Customer Service Community Directory	www.tricare.mil/bcacdcao
Behavioral health care	www.tricare.mil/mentalhealth
Military OneSource	www.militaryonesource.mil
Claims	www.tricare.mil/claims
Enrollment	www.tricare.mil/enroll
Forms	www.tricare.mil/forms
Frequently asked questions	www.tricare.mil/faqs
TRICARE University	Learn more about TRICARE—take the free public course online: www.tricare.mil/tricareu

YOUR TRICARE CONTACTS

Your TOP Regional Call Center:

Your PCM:

Your MTF:

Prescriptions:



www.tricare.mil/overseas

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